

In re:  
Frances Espinosa  
Debtor

Case No. 22-10691-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 20, 2022

User: admin  
Form ID: 155

Page 1 of 2  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2022:

Recip ID	Recipient Name and Address
db	Frances Espinosa, 823 Roslyn Avenue, Glenside, PA 19038-3806
14696190	Albert J. Scarafone, Esquire, Hill, Friedland & Scarafone, 1717 Swede Road, Suite 200, Blue Bell, PA 19422-3372
14699760	+ Community Loan Servicing, LLC, c/o Brock and Scott, PLLC Attorneys at L, 8757 Red Oak Blvd. Suite 150, Charlotte, NC 28217-3977
14684253	+ Community Loan Servicing, LLC, c/o Rebecca Solarz, Esq., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14677417	Consumer Portfolio Services, Inc., PO Box 514278, Los Angeles, CA 90051-4278
14677419	+ KML Law Group, P.C., Suite 5000 BNY Mellon Independ, 701 Market Street, Philadelphia, PA 19106-1541
14700741	+ Lakesview Loan Servicing, LLC, dba Mr. Cooper, c/o Mario Hanyon, Esq., 8757 Red Oak Blvd., Ste 150, Charlotte, NC 28217-3977
14702666	+ Lakeview Loan Servicing, LLC, c/o Lily C. Calkins, Esq., 3600 Horizon Drive, Ste 150, King of Prussia, PA 19406-4702

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14677415	+ Email/PDF: bncnotices@becket-lee.com	Jul 20 2022 23:42:42	American Express, PO Box 981537, El Paso, TX 79998-1537
14682227	Email/PDF: bncnotices@becket-lee.com	Jul 20 2022 23:42:41	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14679473	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 20 2022 23:44:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
14699761	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 20 2022 23:44:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor Merrick Park Plaza, Coral Gables, Florida 33146-1839
14677416	Email/Text: nsm_bk_notices@mrcooper.com	Jul 20 2022 23:44:00	Community Loan Servicing, LLC, PO Box 740410, Cincinnati, OH 45274-0410
14693942	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 20 2022 23:44:00	Community Loan Servicing, LLC f/k/a Bayview Loan S, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
14677418	Email/PDF: creditonebknotifications@resurgent.com	Jul 20 2022 23:52:51	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14691008	Email/Text: bnc-quantum@quantum3group.com	Jul 20 2022 23:44:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14679257	Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 23:53:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14677420	Email/Text: ml-ebn@missionlane.com	Jul 20 2022 23:44:00	Mission Lane Tab Bank, PO Box 105286, SW #1340, Atlanta, GA 30348
14679256	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 20 2022 23:42:42	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14679469	Email/Text: bnc-quantum@quantum3group.com	Jul 20 2022 23:44:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14677421	+ Email/Text: Atlanticus@ebn.phinsolutions.com		

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Page 2 of 2

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Jul 20 2022 23:44:00

TBOM / Aspire, PO Box 105555, SW 1340,  
Atlanta, GA 30348-5555

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2022 at the address(es) listed below:

Name	Email Address
ALBERT J. SCARAFONE, JR.	on behalf of Debtor Frances Espinosa scarafone@comcast.net ascarafone@gmail.com;r39418@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
LILY CHRISTINA CALKINS	on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC logsecf@logs.com, lcalkins@logs.com
MARIO J. HANYON	on behalf of Creditor Lakeview Loan Servicing LLC enote vesting-- Nationstar Mortgage LLC d/b/a Mr. Cooper wbecf@brockandscott.com, mario.hanyon@brockandscott.com
REBECCA ANN SOLARZ	on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Frances Espinosa

Debtor(s)

Chapter: 13

Bankruptcy No: 22-10691-elf

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this July 20, 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Eric L. Frank  
Judge ,  
United States Bankruptcy Court